

U.S. Bankruptcy Court Southern Dist New York  
CHAPTER 11  
CASE NO. 12-12020 (ria) 6/11/12



Mr. Oskar A. Johanson  
105 Rivergate Pl.  
Lodi, CA 95240-0557

RECEIVED (209)-747-3636

JUNE 25, 2012 1:00 PM ET

JUN 18 2012

80 BROAD STREET 4TH FLOOR  
NEW YORK NEW YORK 10004

U.S. BANKRUPTCY COURT  
SD DIST OF NEW YORK

Dear Reader or Judge

My Mortgage is held by Mortgage Investment Corp  
My VA loan from Citi Bank was transferred to them  
My Account Number is 0708162729 I was payed by  
Auto payment from my account at Travis Air Force  
Base Fair Field CALIF TRAVIS CREDIT Union, Enclosed  
copies of Notice of file Chapter 11 Bankruptcy  
I assume payments are being made applied to my  
Mortgage if not I believe a Felony is being committed  
on a Veteran. And I will make that charge  
The auto Draft is the sum of \$1500<sup>00</sup> per month  
\$756.39 Mortgage Payment \$743.61 payment on principal  
from the very first payment \$3500<sup>00</sup> was also paid  
applied to principal I requested a complete statement  
of all my payments I didn't receive one that was  
complete. Enclosed copy received. I have not  
stopped Auto Drafts being made at Travis Air Force  
Base. I would greatly appreciate a reply to this letter

Sincerely

Legal Name Oskar A. Johanson

Oskar A. Johanson

May 14, 2012

Dear Homeowner,

You are receiving this notice to fulfill a legal obligation of Residential Capital, LLC (ResCap), which is involved in the servicing on your loan. Although you may not be familiar with our name, ResCap is the parent company of GMAC Mortgage, which, on behalf of Mortgage Investors Corporation collects and keeps track of your loan payments to ensure that they are properly applied to your account and distributed to the lenders and investors who own your loan.

ResCap recently announced that it and its subsidiaries, including GMAC Mortgage, are restructuring under Chapter 11. This action does not change your obligations under your loan agreement. As such, you should continue to make your scheduled loan payments on time and in full to the address listed on your monthly account statement.

In the coming weeks, you will receive a Notice of Chapter 11 Bankruptcy Cases, Meeting of Creditors, and Deadlines in the mail. No action is required on your part, related to this restructuring.

If you have any questions, please feel free to contact the toll-free Homeowner Hotline at 888-926-3479 between 8 a.m. and 5 p.m. EST, or refer to <http://www.kccollc.net/rescap> for additional information regarding ResCap's Chapter 11 reorganization.

Sincerely,

Thomas Marano  
Chief Executive Officer  
Residential Capital, LLC

TERRY  
Heyenga



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June 7, 2012

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[www.mortgageinvestors.com](http://www.mortgageinvestors.com)

Oskar A Johanson  
105 Rivergate Place  
Lodi CA 95240

RE:    Account Number    0708162729  
      Property Address    105 Rivergate Place  
                              Lodi CA 95240

Dear Oskar A Johanson:

This letter is in response to your additional principal payment inquiry, dated May 14, 2012, regarding the above-referenced account received in our office on May 21, 2012.

Our records indicate we received your August 1, 2012 payment in the amount of \$1,500.00 on June 5, 2012. The current balance of your account is \$122,595.89 and your next payment is due September 1, 2012 for \$756.39.

As requested, we will draft \$743.61 additional principal each month in addition to your payment. The amount will continue to be drafted with each deduction unless you contact us to discontinue or change the amount. Mortgage Investors Corporation will have no liability should your financial institution refuse to accept the ACH debit or for the quality of services provided by your financial institution in connection with this service.

If you have any further questions, please contact Customer Care at 1-877-569-4673 between the hours of 7:00 am to 8:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care  
Loan Servicing

TG

**UNITED STATES BANKRUPTCY COURT, SOUTHERN DISTRICT OF NEW YORK**

In re Residential Capital, LLC, et al., Debtors.

Chapter 11 Case No: 12-12020 (MG)  
(Jointly Administered)

**NOTICE OF CHAPTER 11 BANKRUPTCY CASES, MEETING OF CREDITORS, AND DEADLINES**

Chapter 11 bankruptcy cases concerning the Debtors listed below were filed on May 14, 2012. You may be a creditor of one of the Debtors. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed with the Bankruptcy Court, including lists of the Debtors' properties and debts, are available for inspection at the office of the Clerk of the Bankruptcy Court and the Bankruptcy Court's website, [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or by accessing the website maintained by the Debtors' claims and noticing agent, [www.kccelle.net/rescap](http://www.kccelle.net/rescap). Note that a PACER password is needed to access documents on the Bankruptcy Court's website (a PACER password may be obtained by accessing the PACER website, <http://pacer.psc.uscourts.gov>). NOTE: The staff members of the office of the Clerk of the Bankruptcy Court and the Office of the United States Trustee cannot give legal advice.

If you have any questions regarding this notice, please call the ResCap Homeowner Hotline at (888) 926-3479. You may also submit an inquiry online at [www.kccelle.net/rescap](http://www.kccelle.net/rescap).

Name of Debtor	Case Number	Tax Identification Number
Residential Funding Company, LLC	12-12019 (MG)	93-0891336
Residential Capital, LLC	12-12020 (MG)	20-1770738
ditech, LLC	12-12021 (MG)	23-2887228
DOA Holding Properties, LLC	12-12022 (MG)	26-1424257
DOA Properties IX (Lots-Other), LLC	12-12023 (MG)	26-2783274
EPRE LLC	12-12024 (MG)	26-2747974
Equity Investment I, LLC	12-12025 (MG)	02-0632797
ETS of Virginia, Inc.	12-12026 (MG)	26-4051445
ETS of Washington, Inc.	12-12027 (MG)	45-2910665
Executive Trustee Services, LLC	12-12028 (MG)	23-2778943
GMAC-RFC Holding Company, LLC	12-12029 (MG)	23-2593763
GMAC Model Home Finance I, LLC	12-12030 (MG)	26-2748469
GMAC Mortgage USA Corporation	12-12031 (MG)	20-4796930
GMAC Mortgage, LLC	12-12032 (MG)	23-1694840
GMAC Residential Holding Company, LLC	12-12033 (MG)	91-1902190
GMACRH Settlement Services, LLC	12-12034 (MG)	23-3036156
GMACM Borrower LLC	12-12035 (MG)	45-5064887
GMACM REO LLC	12-12036 (MG)	45-5222043
GMACR Mortgage Products, LLC	12-12037 (MG)	03-0536369
IFN REO Sub II, LLC	12-12038 (MG)	None
Home Connects Lending Services, LLC	12-12039 (MG)	25-1849412
Homecomings Financial Real Estate Holdings, LLC	12-12040 (MG)	26-2736869
Homecomings Financial, LLC	12-12042 (MG)	51-0369458
Ladue Associates, Inc.	12-12043 (MG)	23-1893048
Passive Asset Transaction, LLC	12-12044 (MG)	51-0404130
PATI A, LLC	12-12045 (MG)	26-3722729
PATI B, LLC	12-12046 (MG)	26-3722937
PATI Real Estate Holdings, LLC	12-12047 (MG)	27-0515201
RAHI A, LLC	12-12048 (MG)	26-3723321
RAHI B, LLC	12-12049 (MG)	26-3723553
RAHI Real Estate Holdings, LLC	12-12050 (MG)	27-0515287
RCSFJV2004, LLC	12-12051 (MG)	20-3802722
Residential Accredited Loans, Inc.	12-12052 (MG)	51-0368240
Residential Asset Mortgage Products, Inc.	12-12053 (MG)	41-1955181
Residential Asset Securities Corporation	12-12054 (MG)	51-0362653
Residential Consumer Services of Alabama, LLC	12-12055 (MG)	63-1105449
Residential Consumer Services of Ohio, LLC	12-12056 (MG)	34-1754796
Residential Consumer Services of Texas, LLC	12-12057 (MG)	75-25010515
Residential Consumer Services, LLC	12-12058 (MG)	20-4812167

Residential Funding Mortgage Exchange, LLC	12-12059 (MG)	41-1674247
Residential Funding Mortgage Securities I, Inc.	12-12060 (MG)	75-2006294
Residential Funding Mortgage Securities II, Inc.	12-12061 (MG)	41-1808858
Residential Funding Real Estate Holdings, LLC	12-12062 (MG)	26-2736505
Residential Mortgage Real Estate Holdings, LLC	12-12063 (MG)	26-2737180
RFC-GSAP Servicer Advance, LLC	12-12064 (MG)	26-1960289
RFC Asset Holdings II, LLC	12-12065 (MG)	41-1984034
RFC Asset Management, LLC	12-12066 (MG)	06-1664678
RFC Borrower LLC	12-12068 (MG)	45-5065558
RFC Construction Funding, LLC	12-12069 (MG)	41-1925730
RFC REO LLC	12-12070 (MG)	45-5222407
RFC SFJV-2002, LLC	12-12071 (MG)	06-1664670

**Proposed Attorneys for Debtors**  
 Darren M. Nashelsky  
 Gary S. Lee  
 Lorenzo Marinuzzi  
**MORRISON & FOERSTER LLP**  
 1290 Avenue of the Americas  
 New York, New York 10104  
 Telephone: (212) 468-8000  
 Facsimile: (212) 468-7900

**DATE, TIME, AND LOCATION OF MEETING OF  
 CREDITORS PURSUANT TO BANKRUPTCY  
 CODE SECTION 341(a)**  
 June 25, 2012 at 1:00 p.m. (ET)  
 80 Broad Street, Fourth Floor  
 New York, New York 10004

**DEADLINE TO FILE A PROOF OF CLAIM** None at this time. When the Bankruptcy Court sets a claims deadline, you will be notified and provided a proof of claim form by mail.

**DEADLINE TO FILE A COMPLAINT TO DETERMINE DISCHARGEABILITY OF CERTAIN DEBTS**  
 None at this time.

**CREDITORS MAY NOT TAKE CERTAIN ACTIONS AGAINST THE DEBTORS IN MOST INSTANCES, BECAUSE THE FILING OF THE BANKRUPTCY CASE AUTOMATICALLY STAYS CERTAIN COLLECTION AND OTHER ACTIONS AGAINST THE DEBTORS AND THE DEBTORS' PROPERTY. UNDER CERTAIN CIRCUMSTANCES, THE STAY MAY BE LIMITED TO 30 DAYS OR NOT EXIST AT ALL, ALTHOUGH THE DEBTORS CAN REQUEST THE BANKRUPTCY COURT TO EXTEND OR IMPOSE A STAY. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY CODE, YOU MAY BE PENALIZED. COMMON EXAMPLES OF PROHIBITED ACTIONS BY CREDITORS ARE CONTACTING THE DEBTORS TO DEMAND REPAYMENT, TAKING ACTION AGAINST THE DEBTORS TO COLLECT MONEY OWED TO CREDITORS OR TO TAKE PROPERTY OF THE DEBTORS, AND STARTING OR CONTINUING COLLECTION ACTIONS, FORECLOSURE ACTIONS, OR REPOSSESSIONS. CONSULT A LAWYER TO DETERMINE YOUR RIGHTS IN THIS CASE.**

Address of the Clerk of the Bankruptcy Court  
 Clerk of the United States Bankruptcy Court, One Bowling Green,  
 New York, New York 10004

For the Bankruptcy Court: Vito Genna Clerk of the  
 Court, United States Bankruptcy Court for the Southern  
 District of New York, One Bowling Green, New York,  
 New York 10004.

Hours Open: 8:30 a.m. - 5:00 p.m.

Date: May 24, 2012

**Filing of Chapter 11 Bankruptcy  
 Case**

A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this Bankruptcy Court by each of the Debtors named above, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. You may be sent a copy of the plan and disclosure statement telling you about the plan, and you might have an opportunity to vote on the plan. You will be sent a notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the Debtors will remain in possession of the Debtors' property and may continue to operate their business.

**Legal Advice**

Staff of the office of the Clerk of the Bankruptcy Court cannot give legal advice. Consult a lawyer to determine your rights in this case.

**Creditors Generally May Not**

Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the Debtors by telephone, mail, or otherwise to demand